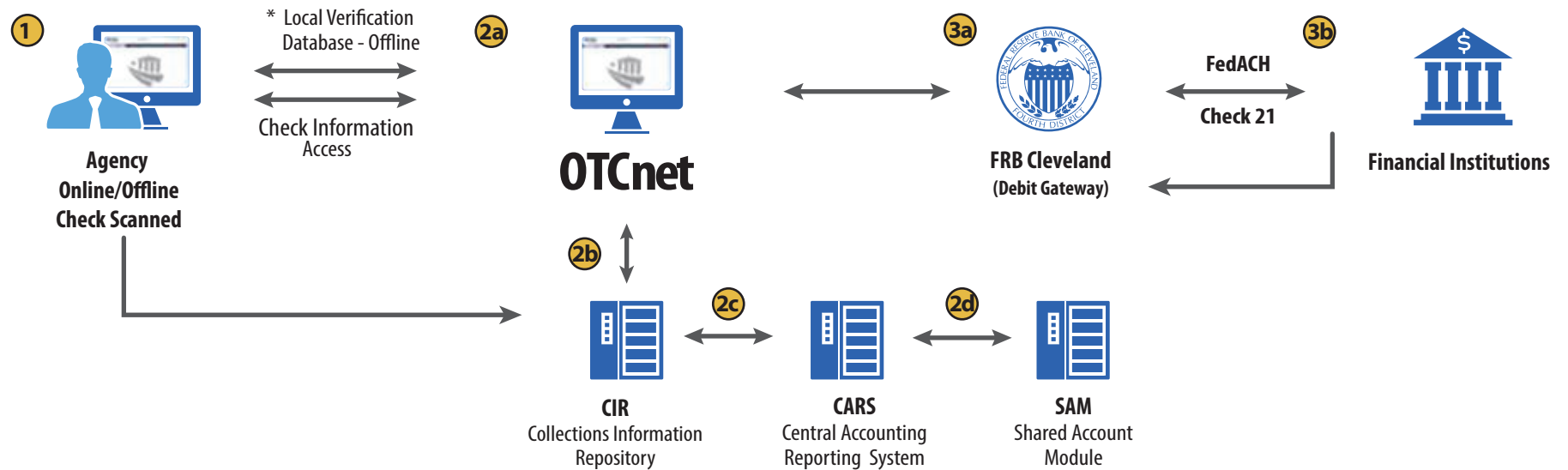


# OTCnet

## Check Capture, Check Processing, and Reporting Workflow



**1** The Agency scans the check and the check scanner captures an image of the front and back of each check. OTCnet Online: image available immediately. OTCnet Offline: image stored locally. You can access Collections Information Repository (CIR) to retrieve deposit information.

\* If your agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your agency's bad check policy, if applicable.

**2a** The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date throughout the Central Image and Research Archive (CIRA) Query feature in OTCnet.

**2b** OTCnet sends a summary as well as detailed information to CIR for those agencies that are not processing tax transactions.

**2c** CIR sends accounting entries with Classification Keys (C-Keys) to Central Accounting Reporting System (CARS).

**2d** CARS invokes Shared Account Module (SAM) to either validate, translate, or default the Treasury Account Symbol/Business Event Type Code (TAS/BETC) based on the accounting information received on the transaction.

**3a** OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH or Check 21 where the check was written.

**3b** The FIs where the check was written shows the account was debited.

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